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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3051-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Joseph LILLY et al.)	
)	
Application No.: 09/780,468)	Group Art Unit: 3628
)	
Filed: February 12, 2001)	Examiner: N. Nguyen
)	
For: SYSTEM AND METHOD FOR)	Confirmation No.: 6389
PROVIDING EXTRA LINES OF CREDIT)	
)	

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO RESTRICTION REQUIREMENT

In a restriction requirement dated March 24, 2005, the Examiner required restriction under 35 U.S.C. § 121 between claims 1-10, 26-43, 60-66, and 72-78 (Group I), 11-22 and 44-56 (Group II), 23-25 and 57-59 (Group III), and 67-71 and 79-84 (Group IV).

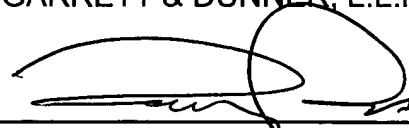
Applicants provisionally elect to prosecute Group I, claims 1-10, 26-43, 60-66, and 72-78.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: April 22, 2005

By: 
Joseph E. Palys
Reg. No. 46,508